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ABSTRACT

Background information and a classroom lesson to help secondary social studies teachers teach about Aid to Families with Dependent Children (AFDC) are provided. The first part of the paper discusses the following concerning AFDC: what it is, eligibility and funding, clients, economic aspects, and myths. Structural criticisms that have been made by various groups against AFDC and supporting empirical data are examined. The second part of the paper contains an annotated listing of books and other resource materials that can be used to teach about AFDC in secondary social studies classes. Also provided is a lesson dealing with social welfare that can be used in secondary economics, government, and problems of democracy classes. The time required for the lesson is one class period. Each student is asked to identify, through listing or describing in writing, what he or she believes to be examples of government social welfare in the United States. Students are then given a definition of a social welfare program as well as some specific examples, which they examine and discuss. (RM)

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Teaching About

Aid To Families

With Dependent Children

A paper presented
at the 64th annual meeting
of The National Council
For The Social Studies
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Introduction

Discussion about social welfare and public assistance seems to always generate more heat than light among our citizenry. Emotional reactions abound while opinion polls indicate that the general public tends to be extremely uninformed about the structure, clients, and economic impact of such public policies as Aid to Families With Dependent Children.

Hopefully, this paper will assist secondary social studies teachers and their students to become more knowledgeable about the economics. politics, and sociology of AFDC and to begin to examine in a rational manner, social welfare in the United States.

Lucien Ellington

Aid To Families

with

Dependent Children

AFDC - Background

The purpose of AFDC is to provide poor people with minor children funds to assist in caring for those children in the home. The present policy's roots can be traced to federal provisions for the care of children in the Social Security Act of 1935. Over the years Aid to Dependent Children which became Aid to Families With Dependent Children in 1961 when families with unemployed fathers were made eligible, has become more and more controversial with the general public.[1]

Why controversy? Several reasons cited by scholars are: the tripling of recipients in the 1960's the change over time in AFDC's constituency to include divorced, deserted, and unmarried mothers many of whom are nonwhite, and suspicions that the program causes divorce, illegitimate births, and avoidance of work.[2]

AFDC - Eligibility/Funding

Recipients of AFDC must prove eligibility to local and state human service officials. A home below the established federal government poverty level ($7,693 for a family of four in 1982) where there are minor children qualifies for AFDC payments.[3]

The costs of AFDC are shared by the federal government and the states, with the cost sharing formula based on the per capita income in a given state. Thus, the richer the state is the larger percentage of costs it absorbs for AFDC with the federal government picking up more of the AFDC tab in poor states. However, no state is expected to pay more than half, or less than twenty percent of the cost of AFDC.[4]

The federal government, except for setting broad guidelines, leaves administration of AFDC (including setting eligibility qualification levels) to the states. This results in significant differences from state to state in both who is, or is not eligible for AFDC, and in the benefits AFDC families receive. For example, in 1981 while the national average monthly payment to an AFDC family of four was $282, Mississippi families received an average of $87 monthly that year while New York AFDC families were paid $352 monthly.[5]

AFDC - Clients

Female-headed families living in metropolitan areas are the most numerous recipients of AFDC. One major reason why AFDC payments usually go to adult women with children can be traced to state-set eligibility requirements. In twenty nine states if there are two parents at home, a family, regardless of its income level, is not eligible for AFDC.[6]

The majority of AFDC recipients are white. However, the previous statistic is overshadowed by the disproportionately high number of black AFDC recipients relative to the total percentage of black Americans. In 1979, 43 percent of all AFDC recipients were black even though blacks made up well under 20 percent of the United States population.[7]

AFDC - Economic Aspects

The combined federal and state outlays for AFDC and SSI (a supplemental security insurance program providing benefits to aged, blind, and disabled that is entirely federally funded) in 1980 constituted 14.7 percent of total United States social welfare spending that year. This statistic indicates that the federal share of AFDC is an extremely modest portion (under 5%) of annual federal spending.[8]

AFDC - Myths

When the structure of AFDC is examined, there seems to be much cause for a number of criticisms. However, much of public hostility toward AFDC is based upon misinformation if federal government statistics are assumed to be valid.

MYTH 1: Most AFDC children are illegitimate.
FACT 1: Although illegitimacy rates have increased over the years, over 60 percent of the more than seven million AFDC children are legitimate.

MYTH 2: AFDC families are loaded with kids and have more to get more money.
FACT 2: 70 percent of AFDC families in the last year (1979) that statistics could be obtained for had two children or less.

MYTH 3: Once on AFDC always on AFDC.
FACT 3: According to government statistics, slightly over 20 percent of AFDC families have received AFDC benefits over five years.

MYTH 4: AFDC Rolls are full of able bodied loafers.
FACT 4: Less than 5 percent of AFDC families contain able bodied, unemployed fathers. Although the majority of AFDC mothers are unemployed, contributing factors other than unwillingness to work (which many conservative and liberal critics argue is largely the result of structural disincentives in our social welfare system) include child rearing responsibility, inability to afford child care facilities, and lack of employable skills, (less than half of AFDC mothers are high school graduates).[9]

AFDC - Structural Criticisms

The validity of several of the following attacks on AFDC is open to question depending upon one's political ideology and values system. However, each criticism is included because there is a substantial amount of supporting empirical data.

1. AFDC Recipents Receive More/Less Benefits Than They Should.

Many conservatives argue that AFDC beneficieries constantly appear poorer than they are because additional in-kind income received (food stamps, housing subidies, medical care) is not included in estimations of poor families annual incomes. Many liberals on the other hand, argue that it is unrealistic to add, for example, $3,000 worth of medical benefits to an estimation of an individual's annual income since the money can not be spent on food, housing, or other needs and is unwelcome "income" since one must be sick to receive it.

2. Give The States More/Less Control Over AFDC.

Many conservatives argue that alleged waste, inefficiency, and fraud in AFDC can be considerably lessened if the complete administration of the program is turned over to state and local governments which are closest to the people. On the other hand, many liberals point out that inequities (eg-NY-MS payment discrepancies) in the present system are caused by too much state and local control.

3. AFDC And Other Welfare Programs Are So Structured That They Are Economically More Attractive To The Poor Than Work Alternatives.

There seems to be a growing consensus among conservatives and liberals that a combination of welfare eligibility and state and federal tax rates cause the following to happen. As a poor person obtains a job and begins to earn income; (1) welfare benefits are lost--often all at once when eligibility thresholds are crossed and, (2) a variety of taxes including social security are suddenly taken from the working poors' income. The result is that these combined losses amount to a "tax" that causes an individual to have less net income by working than by remaining on a variety of welfare programs.

4. AFDC Contributes To Family Breakup.

Since 29 states will not award AFDC benefits to two-parent families, there is certainly an economic incentive throughout much of the United States that operates against the perpetuation of poor two-parent families.

5. There Is (Obviously) Fraud In AFDC.

The critical questions are: How wide spread is fraud in AFDC? Are benefit levels so low fraud is a justifiable survival strategy? How much fraud is inadvertent because of error on the part of recipients and agencies? Would a more centralized/decentralized program encourage/discourage fraud?[10]

There are economic, political, philosophical, and sociological questions about AFDC that are untouched in this paper. Hopefully, the attached annotated bibliography will, in part, compensate for several gaps.

References

1. Kenneth M. Dolbeare, American Public Policy: A Citizen's Guide, McGraw-Hill, 1982, pp. 233-234.

2. Ibid, pp. 233-234.

3. Statistical Abstract of the United States, 1984, 104th Edition, U.S. Department of Commerce, Bureau of the Census, pg. 447.

4. Interview with Federal Government official, Social Security Administration, November 10, 1984.

5. Statistical Abstract of the United States, pg. 395.

6. Michael Harrington, The New American Poverty, Holt, Rinehart, and Wilson, 1984, pg. 198.

7. Statistical Abstract of the United States, pg. 396.

8. Ibid, pg. 367.

9. Ronald Federico, The Social Welfare Institution, D.C. Heath and Company, 1980, pp. 83-86. The Statistical Abstract of the United States was also used to update data in Federico.

10. The information to support the structural criticisms section was taken from Martin Anderson's Welfare: The Political Economy of Welfare Reform in the United States, Michael Harrington's The New American Poverty, and The Statistical Abstract of the United States.

Teaching About Federal Income Support Programs

In

Secondary Social Studies

Anderson, Martin, Welfare: The Political Economy of Welfare Reform in the United States, Palo Alto, California, Hoover Institution, 1978. This is the best statement of the position that it is not in the economic interests of the poor to work because of high marginal tax rates.

Harrington, Michael, The New American Poverty, Holt, Rinehart and Winston, 1984, 320 pages. Harrington contends that relative to other western democracies, programs such as AFDC have been no boondoggle for the poor. A well-written liberal discourse on poverty in the 1980's.

Harrington, Michael, The Other America, New York, The Macmillan Company, 1962. This seminal work about poverty in America spawned the anti-poverty programs of the 1960's. It is included to give students an historical perspective.

Heidenheimer, Arnold J., Hugh Heclo and Carolyn Teich Adams, Comparative Public Policy, New York, St. Martin's 1975. Chapter 7 should be of particular interest to teachers and students. The major finding of the author (Heclo) is that a higher percentage of one-parent families use welfare assistance in the United States than in the European democracies.

Murray, Charles, Losing Ground: American Social Policy, 1950-80, Basic Books, 1984, 323 pages. This is a well-written argument that the unintended consequences of programs such as AFDC have hurt more than helped the poor.

Schiller, Bradley, R., The Economics of Poverty and Discrimination, 3rd edition, Englewood Cliffs, New Jersey, Prentice Hall, 1979. A good background book on poverty.

Sheehan, Susan, A Welfare Mother, New York, Mentor Books, 1976. This book examines the day to day life of one welfare mother in New York. It destroys many myths about welfare. The author sticks to the facts about this mother and allows the reader to draw his or her own conclusions.

Swartz, Thomas R. and Frank J. Bonello, Editors, Taking Sides: Clashing Views on Economic Issues, 2nd edition, Dushkin Publishing Group, Inc., Gilford, Connecticut, 1984. Issue 13 of this paperback is entitled, "Do Our Anti-Poverty Programs Create Poverty?" Arguments that federal welfare programs do, and do not create significant numbers of dependent poor are included.

A Lesson On Conceptualizing

Social Welfare

RECOMMENDED USE: Secondary economics, government and prcblems of democracy classes

TIME REQUIRED: One class period

RATIONALE: This activity is designed to assist students in understanding the concept of social welfare. Conservative and liberal economists, political scientists, and social workers are in general agreement that a government program is a social welfare program if it is designed to improve social functioning and minimize human suffering.* Aid to Families with Dependent Children and College Work-Study, regardless of one's opinion of either federal program, are both examples of social welfare.

CONCEPTS: Social welfare, public policy

INSTRUCTIONAL OBJECTIVES:

1. Each student will identify, through listing or describing in writing, what he or she believes to be examples of government social welfare in the U.S.

2. Students will understand the concept of social welfare through analysis of a definition and examination of examples of social welfare.

TEACHING STRATEGY:

1. Ask students to write a short paragraph explaining what they think social welfare is and to list any government social welfare programs with which they are familiar. Have several students share their lists with the rest of the class. Secondary students, as is the case with most adults, will usually accentuate aid to the poor or disabled when they think of government social welfare.

2. Pass out Handout 1 and have the students examine it. Put the definition of a social welfare program found in the rationale on the board.

3. Possible discussions questions:

   A. What does "social functioning" mean?
   B. Do you know of anyone who is planning to apply, or is a recipient of, any of the college-related programs on the list?
   C. Do you believe anyone receiving government benefits should "earn" them? Can you argue that any recipients of programs on the list "earned" their benefits?
   D. The general public, according to polls, thinks of AFDC when it thinks of "welfare". Why?

*This definition is based on a definition of social welfare on page 347 of the glossary of Ronald Federico's, The Social Welfare Institution: An Introduction, D.C. Heath and Co., 1984.

Five Examples

of

Federal Social Welfare Programs

1. Medicare - hospital and doctor services for the elderly.

2. Veteran's Educational Assistance - a stipend for veterans for higher education or technical training.

3. Aid to Families With Dependent Children - cash grants to poor families with children.

4. Basic Educational Opportunity Grants - cash grants for needy college students and for students in vocational and technical schools.

5. College Work-Study - jobs for needy students in colleges and approved post-secondary schools.